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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>		Application Number	09/805,631
		Filing Date	March 14, 2001
		First Named Inventor	Elaine Scott MASON
		Group Art Unit	2643
		Examiner Name	Unassigned
Total Number of Pages in This Submission	8+ref	Attorney Docket Number	COS99041

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Firm or Individual name	Michael B. Chernoff WorldCom, Inc. <i>Reg. No. 42,408</i>
Signature	
Date	8/14/01

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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: <span style="border: 1px solid black; padding: 2px;">August 14, 2001</span>		
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Docket No: COS99041

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

Elaine Scott MASON

Serial No.: 09/805,631

: Group Art Unit: 2643

Filed: March 14, 2001

: Examiner: Unassigned

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**INFORMATION DISCLOSURE STATEMENT**

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Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97, and 1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. It is respectfully requested that the documents be expressly and independently considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted prior to the issuance of a first Office Action on the merits, therefore, no fee is due.

Each of the documents listed on the attached form equivalent to Form PTO-1449 is in the English language.

It is respectfully requested that the documents cited in this Information Disclosure Statement be independently considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 13-2491 and please credit any excess fees to such deposit account.

Respectfully submitted,



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Registration No. 42,408

Date: 8/14/01

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FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. COS99041		SERIAL NO. 09/805,631		
<b>LIST OF DOCUMENTS CITED BY APPLICANT</b> <i>(Use several sheets if necessary)</i>								
				APPLICANT(S): Elaine Scott MASON		RECEIVED AUG 16 2001 Technology Center 2600		
				FILING DATE March 14, 2001		GROUP 2643		
<b>U.S. PATENT DOCUMENTS</b>								
* EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)	
		5,603,025	02/1997	Tabb et al.				
		5,699,528	12/1997	Hogan				
		5,832,460	11/1998	Bednar et al.				
		5,884,284	03/1999	Peters et al.				
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		5,903,881	05/1999	Schrader et al.			NOV 13 2001	
		5,909,485	06/1999	Martin et al.			Group 2100	
		5,956,700	09/1999	Landry				
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		5,995,946	11/1999	Auzennf et al.				
		6,047,268	04/2000	Bartoli et al.				
		6,052,671	04/2000	Crooks et al.				
		6,067,525	05/2000	Johnson et al.				
<b>FOREIGN PATENT DOCUMENTS</b>								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>								
		Electronic Bill Payment/Presentment Business Practices, Council for Electronic Billing and Payment of the NACHA, June 4, 1999, Edition 1.0, pp. 1-28, entire document.						
		M. BETTA, Start Paying Invoice Once, Not Twice, Computerworld, vol. 27, no. 14, April 5, 1993, p. 59, entire document.						
		Checkfree, First Data and Microsoft Join Forces to Accelerate Billing and Payment Use, February 15, 2000, <a href="http://www.checkfree.com/newsresults/1_5872_649_00.html">www.checkfree.com/newsresults/1_5872_649_00.html</a> , 6 pages, entire document						
		Intelligent Enterprise, 2, 4, 8(1), March 9, 1999, 2 pages, entire document.						
EXAMINER				DATE CONSIDERED				